User Guide

Internet Banking

Demo Bank

2026

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1 Workstation Requirements

Minimum system requirements:

- Operating system: Windows 7, Linux, macOS 10 or later
- Internet access

Supported browsers:

- Microsoft Edge — the version current at release (Windows).
- Mozilla Firefox — current and previous versions (Windows, macOS, Linux).
- Google Chrome — current and previous versions (Windows, macOS, Linux).
- Safari — the version current at release (macOS).

Enable pop-ups in your browser settings.

> **Warning**: Keep your browser up to date. If needed, contact your organization's system administrator or bank manager.

2 Security Guidelines

To protect your data when using the Internet Bank, follow the rules below.

2.1 Passwords

- Do not write down your login and password on paper or store them on devices accessible to third parties.
- Do not share your login and password with anyone.
- Do not use personal information in your password: dates of birth, names, or phone numbers.
- Do not reuse passwords from the Internet Bank or other applications.
- If you suspect your password has been compromised, change it immediately or contact the bank to block your account.

2.2 Phone calls

Bank staff will never ask for your login or password over the phone. Do not share confidential information during phone calls under any circumstances. If someone has requested such information, report it to the bank.

2.3 Computer issues

If the computer you use for the Internet Bank stops working or displays unexpected messages, contact the bank's technical support immediately and suspend your work in the system.

Technical support: +00000000000000.

2.4 Suspicious emails

If you receive an email with an unexpected attachment or link, do not open the attachment or follow the link — delete the email. Malicious links often disguise themselves as familiar website addresses, so rely not on how the link looks but on whether you were expecting the email.

After receiving a suspicious email, run a full antivirus scan on your computer.

2.5 Internet Bank address

When loading the Internet Bank, verify that the connection is established with the bank's server at demobank.com.

2.6 Antivirus protection

- Use a licensed antivirus solution.
- Scan your computer for viruses with up-to-date antivirus databases regularly — at least weekly.

2.7 Locking your workstation

Lock your workstation whenever you step away.

3 User Guide

This guide covers the interface and provides instructions for working in the Internet Bank for Legal Entities application for Demo Bank.

Use the left menu to navigate through the guide.

4 Application Overview

The Internet Bank for Legal Entities application provides corporate clients with remote access to banking services through a web browser. For a list of supported browsers, see Workstation Requirements.

4.1 Features list

The application provides the following functionality:

- transfer funds between own accounts
- create and submit payment orders
- create and use templates for recurring payments
- view account balances and statements

4.2 Getting started

If you are using the Internet Bank for the first time, go to Getting Started — it covers logging in, the interface layout, and the basic principles of working with documents.

4.3 Application sections

The sections available to your organization depend on your service package. Contact the bank for details.

5 Getting Started

This section covers the basics of working with the application:

- Logging In — system requirements and the login process.
- Application Interface — screen layout, side menu, working with lists and filters.
- Document Lifecycle — document processing stages: creation, registration, signing and sending to the bank.

6 Logging In

To log in to the Internet Bank for Legal Entities, you need:

- a web browser with JavaScript and cookies enabled
- internet access
- a personal user account in the application

6.1 How to log in

1. Open your browser.
2. Enter the application's web address. The login page will open.
3. Enter the username and password provided by the bank. Click **Log in**.

   Warning: If the login or password is entered incorrectly, the account will be temporarily blocked. The number of attempts and the block duration are set by the bank.

4. Enter the SMS code sent to your registered phone number.
5. After a successful login, the account list will open. See Accounts and Statements for details.

6.2 Changing your password on first login

On your first login, you will be prompted to change your password. See Change Password for details.

7 Application Interface

The Internet Bank opens to the client's account list by default.

The application interface consists of three main areas:

- **Top toolbar** — contains the bank name, contact phone numbers, and action buttons.
- **Side menu** — provides access to all sections of the Internet Bank (the panel can be collapsed).
- **Work area** — the main area of the screen for viewing data and working with documents.

7.1 Side menu

The menu is located on the left side of the page. Each section groups related functions and references; subsections correspond to individual functions or reference lists. Sections with nested subsections are marked with an arrow.

To save screen space, the menu can be collapsed or expanded using the □ button on the top toolbar. On mobile devices and when the browser window is resized, the menu collapses automatically.

7.2 Working with lists

7.2.1 Sorting

If a list supports sorting, hovering over a column header displays the sort icon.

- **Sort descending** — click the column header. The ↓ arrow appears. If the header contains multiple attributes, the system sorts by one of them.
- **Sort ascending** — click the header again. The icon changes to ↑.
- **Reset sorting** — click the header a third time.

7.2.2 Filtering

Quick filter In some sections, a dropdown list is available in the upper left corner of the page for quick record selection (for example, by lifecycle stage).

To cancel filtering and restore the full list, select the option to show all documents from the dropdown.

Some lists have a built-in quick date filter panel relative to the current day.

Extended filter To search documents with more precision, click **Filter** in the upper right corner of the list. A configurable filter panel will open.

The panel contains two types of parameters: preset (grey background) and user-added (white background). The following actions are available:

- **Add parameters** — click **+ Add parameter**, select a criterion from the list and enter values in the row that appears.
- **Apply filter** — click **Apply**. The list will update according to the specified conditions. If additional parameters were used, the text **Filter modified** appears above the table and a red indicator appears on the filter button. The indicator does not light up if only preset fields were changed. Settings persist until cleared.
- **Collapse the panel** — click **Filter** again to hide the filter panel without resetting the settings.
- **Reset values** — select any value in the quick filter dropdown.
- **Remove a parameter block** — click **×**.

The fields available in the filter panel may vary depending on the context.

8 Document Lifecycle

The standard document processing flow in the Internet Bank:

- create a document
- register
- sign (SMS code)
- send to the bank

In single-user mode, the lifecycle may be shortened: a saved document is automatically registered and moves to the pending signature status, then sent to the bank immediately after signing.

The lifecycle stages are displayed in the **Document flow** panel at the top of the page. The current document status is displayed in the **Status** column in document list sections, and in **Documents**.

Documents can only be edited before registration.

8.1 How to create a document

1. Open the required document type in the side menu.
2. Fill in the fields in the form.
3. Click **Save**.

The data is validated automatically on save. After a successful save, the document becomes available for processing in **Documents**.

If required fields (marked with ∗) are empty, the document will not be saved — the empty fields will be highlighted in red.

> **Warning**: If a document has not been saved and the session expires, all entered data will be lost upon automatic logout.

8.2 How to register a document

Saving a document does not automatically send it to the bank. At this stage you can review, edit or delete the document.

To prepare the document for submission, perform the **Register** operation on the document view form.

A registered document is locked — it cannot be edited or deleted. If an error is found, check whether the **Unregister** operation is available: after cancelling registration the document returns to draft status — edit it and register again.

8.3 How to sign a document

The signing operation is available for documents with the status *Registered*. Documents are signed with a one-time SMS password. Depending on the organization's settings, submission may require signatures from multiple authorized users.

1. Click **Sign** on the document view form.
2. Review the key payment details.
3. Click **Sign** and enter the one-time SMS password.

8.4 How to send a document to the bank

Once the document has received all required signatures, it moves to the status *Ready to send* and the **Send** operation becomes available.

If a document was sent by mistake, cancellation is possible while it has the status *At the bank. In queue* — click **Cancel sending**. Once the document moves to *At the bank. Sent*, cancellation is no longer possible.

9 Accounts and Statements

The **Accounts** section opens by default when you log in to the Internet Bank. It displays all accounts available to the current user. The list of accounts is configured by bank staff.

- Account List — view accounts, statements and account transactions.
- Account Opening Request — submit a request to open a new account.

10 Account List

Open **Accounts → Account List**. The list displays all accounts available to the current user. The list of accounts is configured by bank staff.

> **Note**: For a head organization, the list includes accounts of its branches. Access to accounts is granted by the bank administrator.

Each account displays basic details: account number, account holder name, available funds, balance, status, restrictions and account type.

Available funds — the account balance adjusted for the minimum balance requirement, overdraft limit, and payments submitted to the bank but not yet executed. This figure helps plan upcoming payments accurately.

10.1 How to view account details

Click **Actions** next to the account and select **Detailed information**. A form with full account details will open.

10.2 How to open an account statement

A statement contains balance data and a record of executed transactions.

Click the account in the list, or click **Actions** next to it and select **Statement**.

Transactions can be filtered in two ways:

- **Quick filter** — select a preset period above the list: Today, 2 Days, Week, or Month. The list updates automatically.
- **Extended filter** — lets you define a custom date range and additional filter criteria. See Application Interface for details.

The statement can be printed or exported in any of the supported formats.

10.3 How to export a statement

Click **Actions** next to the account and select **Statement export**. The statement export form opens:

- **Account** — defaults to the current account. Only accounts in national currency are available.
- **From date / To date** — statement period. Enter manually, select a preset period, or pick from the calendar.

- **Format** — output file format.

Click **Export**. The file will be downloaded in the selected format and will contain a table of account transactions.

10.4 How to view arrests and blocks

For accounts with restrictions, the **Arrests and blocks** operation is available — it displays information about restrictions imposed on the account.

11 Account Opening Request

11.1 How to create a request

Open **Accounts → Account Opening Request**.

Complete the following fields:

- **Document number** — generated automatically; manual entry is also available.
- **Document date** — filled automatically with the current date.
- **Opening date** — enter the desired account opening date. Filled automatically with the current date.
- **Client** — select the client for whom the account is being opened.
- **Product** — select the product under which the account will be opened.
- **Account currency** — select the account currency.
- **Manager** — select the authorized signatory from the list.

Click **Save**. The **Save as template** button saves the entered data for future use.

The request will receive the status *Created* and will become available in **Documents**.

The request form opens with the Document Flow panel. At this stage you can edit the request — click **Edit** — or proceed to the next processing step.

11.2 How to submit a request to the bank

To submit the request to the bank, perform the following operations in order:

1. **Register** — the request will be prepared for submission.
2. **Sign** — sign the request with an electronic signature.
3. **Send to bank** — the request will change to status *Sent* and become available to bank staff for processing. Once processed, the request will receive the status *Executed*.

See Document Lifecycle for details.

> **Warning**: The request can be edited or deleted before the **Register** operation is performed.

12 Payments and Transfers

The **Payments and Transfers** section lets you create payment documents:

- Own Account Transfer — move funds between your own accounts.
- Payment Order — transfer funds to a counterparty.

All created documents are saved in **Documents**. See Document Registry for details.

13 Payment Order

13.1 How to create a payment order

Go to **Payments and Transfers → Payment Order**.

Complete the following fields:

- **Document number**: generated automatically; manual entry is also available.
- **Document date**: populated automatically with the current date.
- **Execution date**: enter the desired execution date. Populated automatically with the first available date — for example, if the payment is created on a weekend or after the bank's cut-off time. Use the **Next day** and **In 2 days** buttons for quick selection.

Payer field group:

- **Debit account**: select an account number from the dropdown list.
- **Payer BIN/IIN**, **Payer name**: filled in automatically with the current user's data.

Recipient field group:

- **Recipient name**: enter the counterparty name manually or select from the reference list using the lookup button.
- **Credit account**: filled in automatically with the selected counterparty's data.

Recipient's bank field group:

- **Recipient bank code (BIC)**, **Recipient bank name**: filled in automatically with the selected recipient's data, or select from the reference list using the lookup button.

Payment field group:

- **Payment amount**: enter the payment order amount.
- **Payment currency**: select the currency.
- **Payment purpose code (KNP)**: select from the directory.
- **Payment purpose**: enter a description of the payment.
- **Manager**: select the authorized signatory from the list.
- **Accountant**: select the accountant's name from the organisation's accountant list.

Click **Save**.

The payment order will receive the status *Created* and will become available in **Documents**.

The view form opens with the Document flow panel. At this point you can edit the order — click **Edit** — or proceed to the next processing step.

13.2 How to submit a payment order to the bank

To submit a payment order to the bank, perform the following operations in sequence:

1. **Register** — the order will be prepared for submission.
2. **Sign** — sign the order with an electronic signature.
3. **Send to bank** — the order will move to the status *Sent* and become available to bank staff for processing. Once processed, the order will receive the status *Executed*.

See Document Lifecycle for the full description of processing stages.

> **Note**: A payment order can be edited or deleted before the **Register** operation is performed.

14 Own Account Transfer

14.1 How to create a transfer

Go to **Payments and Transfers → Own Account Transfer**.

Complete the following fields:

- **Document number**: generated automatically; manual entry is also available.
- **Document date**: populated automatically with the current date.
- **Execution date**: enter the desired transfer date. Populated automatically with the first available date — for example, if the transfer is created on a weekend or after the bank's cut-off time. Use the **Next day** and **In 2 days** buttons for quick selection.
- **Debit account**: select the debit account number from the list of available accounts.
- **Credit account**: select the credit account number from the list of available accounts.

  Note: The debit and credit accounts must be in the same currency.

Payment field group:

- **Payment amount**: enter the transfer amount.
- **Payment currency**: select the currency (based on the debit and credit account currencies).
- **Payment purpose**: enter a description of the payment.
- **Payment purpose code**: select from the reference list using the lookup button.
- **Manager**: select the authorized signatory from the list.
- **Accountant**: select the accountant's name from the organisation's accountant list.

Click **Save**.

The transfer will receive the status *Created* and will become available in **Documents**.

The view form opens with the Document flow panel. At this point you can edit the transfer — click **Edit** — or proceed to the next processing step.

14.2 How to submit a transfer to the bank

To submit a transfer to the bank, perform the following operations in sequence:

1. **Register** — the transfer will be prepared for submission.
2. **Sign** — sign the transfer with an electronic signature.
3. **Send to bank** — the transfer will move to the status *Sent* and become available to bank staff for processing. Once processed, the transfer will receive the status *Executed*.

See Document Lifecycle for the full description of processing stages.

> **Note**: A transfer can be edited or deleted before the **Register** operation is performed.

15 Document Registry

The **Documents** section is a centralised registry of all documents belonging to the current user.

Documents come from three sources:

- created manually in the Payments and Transfers, Currency Operations, and Deposits sections;
- imported from external accounting systems;
- generated from templates.

15.1 Document list

For each document in the list, the following information is displayed: creation date, execution date, number, type, account, status, amount, and signature details.

Data that requires attention is highlighted in red.

For different document types, the list is supplemented with type-specific data — for example, the recipient's name and account number.

At the bottom of the list, totals for the selected period are shown for each currency:

- **Page total** — the sum of documents on the current page,
- **Total** — the sum of all documents.

15.2 Document operations

Available operations depend on the document type and status, as well as the user's access rights:

- **Edit** — opens the document for editing. Available for documents that have not yet been submitted to the bank.
- **Delete** — deletes the document. Available for documents that have not yet been submitted to the bank.
- **Register** — registers the document.
- **Unregister** — cancels the document's registration.
- **Sign** — signs the document.
- **Send** — submits the document to the bank. If the document requires one or more signatures, it will move to the pending signature status.
- **Cancel sending** — cancels the submission. Available only for documents in the *Queued* state.

- **Print** — generates the document for printing. Available for documents in the *Sent* state.
- **View** — opens the document in read-only mode.
- **Copy** — opens a new document with the same details. Edit the data if needed, then save.
- **History** — displays a list of actions performed on the document, with dates and the names of the users who performed them.

For the full description of document processing stages, see Document Lifecycle.

List sorting and filtering are described in Application Interface.

16 Settings

The **Settings** section lets you view your user profile and change your password.

- Change Password
- User Profile

17 Change Password

The application will prompt you to change your password on first login and when your password expires. You can also change your password at any time in **Settings → Change Password**.

17.1 How to change your password

> **Note**: Password requirements are set by the bank. Do not use common words, surnames, or dates of birth.

1. Open **Change Password**.
2. Enter your new password in the **New Password** field.
3. Re-enter it in the **Confirm Password** field and click **Change**.
4. Confirm the password change — the confirmation method is set by the bank (for example, you may be required to enter your old password).

After a successful change, a confirmation message appears.

18 User Profile

The profile displays general information about the current user. The data shown is configured by the bank.

The bottom of the page displays the login history: date, time, success status and IP address of each login attempt.